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## PAPERS BY THE PEOPLE

## PUBLIC SCHOOLS LACK INDUSTRIAL TRAINING.

By Andrew S. Draper.

The length of the school period and the productive value of the citizen are closely related. Industrialism is the great basis of a nation's true strength and real culture.

Knowing this, we have seen that there is not sufficient articulation between the educational and the industrial systems of the country. We have seen the indefinite expansion of instruction and the unlimited multiplication of appliances leading to literary and professional and managing occupations without any real solicitude about the vital industrial foundations of the nation's happiness and power. A situation manifestly unjust to the greater number, even unjust to those for whom it has done the most, has resulted.

Notwithstanding our boasted universality of educational opportunity, there has grown up an absurd hiatus in the educational system which denies the just rights of the wage-earning masses and grievously menaces the industrial efficiency and the material prosperity of the country. There should be an open chance for every American child. The influences of the schools must not lead boys who might become excellent cabinetmakers into being non-account lawyers and girls who might be first-class breadmakers into being fourth-class music teachers. The school system has grown deformed; it is one-sided and not broad enough at the base.

## A GOOD HUSBAND'S HARD LOT.

By Louise Satterthwaite.

Sometimes, it seems to me, that worn and worried wives and mothers forget, or at least neglect to remember, that good husbands bear their equal half of the burden. A woman who runs a house and cares for children has no structure; this is the truth; but the man who has to find every cent to pay for it all has no easy snap of it, either. A woman's work is never done, the old saying runs, and where there are children it truly is, never done; night as well as day the mother forever has the yoke upon her neck; a thousand trifling duties and exasperations pursue her like a cloud of midges. So, if she sometimes complains, who can blame her? Though there are thousands who never utter a word, but do their best always and cheerfully, so long as they live. But to the woman who believes that all that husband does is to go downtown and there while the hours away till 6 o'clock in joyous freedom I would say I still like her to really know what it means.

To many a man it means being virtually a slave. The mother, at least, while she may be slave to her work, can order it as it suits her; but the man who is servant of another must take what is said to him, obey orders and put pride—and in many cases principle—in his pocket. On such a husband rests always the haunting responsibility of maintaining the home. He can never forget that mother and children look to him, and to him alone for bread and shelter and food. This burden is no slight one. He must stay for every day in the week in one room at one place, be it bright or dark, clean or

grimy; he must there put in his days and never be found away from there; and let him try ever so hard and work with his best might, always and forever, he is in that jeopardy that the next day may bring him the words, "Your services are no longer required." His job may be wanted by the boss for a friend, or it may be decided that what he does is not paying right. He is at the mercy of any trivial circumstance, and he knows it. Does he succeed in holding it down for many years, still when gray hairs come upon him he may get his walking papers and at last his lifelong fear be realized. Such is the part and lot of the hard-working, good husband whose only hope is to provide for his family so long as he lives; and while his wife has it hard, she must also remember that he is bearing his equal share.

## THE SENSATIONS OF YOUTH.

By G. Stanley Hall.

Young people need to tingle with sentiments, and the appetite for excitement and sensation is at its height in the teens. Here is where the principle of vicariousness gives the teacher one of his chief opportunities and resources. Excitement the young must have, for feelings are now their life. If they cannot find it in the worthy, they are strongly predisposed to seek it in the grosser forms of pleasure. Hence, every glow of esthetic appreciation, every thrill aroused by heroism, every pulse of religious aspiration weakens by just so much the potential energy of passion, because it has found its kinetic equivalent in a higher form of expression. It is from this point of view that some of our German co-laborers have even gone so far as to advocate a carefully-selected course of love stories, chosen so as to bring out the most chivalric side of the tender passion at this age, when it is most plastic and capable of idealization; while others have advocated theater-going to selected plays, palpitating with life, action and adventure, that emotional tension may be discharged not merely harmlessly, but in an elevating way.

## VOTERS RESPONSIBLE FOR POLITICAL GRAFT.

By H. C. Loudenslager.

We will never have really pure politics in America until we devise some means for compelling voters to perform their duties. At the present time the percentage of men who shrink their responsibility, particularly at the primaries, is enormous. The result is that the political game in America is played too often only by an inferior class of citizens, who could easily be outwitted by good men. These defaulting good citizens who neglect their duty to the community are responsible for graft in public life, for boodles in States and cities and for practically every iniquity of American politics. This is a fact which is known to every practical politician and to every man who has ever run for public office. If they would do their duty we would have clean politics. We never will have clean politics until the exercise of the right of voting is made compulsory by every person who is entitled to cast a ballot.

## AIDS THOUSANDS OF MUTES.

London Reuter Talks to 2,000 in His Church and Gives Weekly Help.

London has 2,000 deaf and dumb persons who attend St. Saviour's Episcopal Church in Oxford street, the rector of which is the Rev. F. W. Gilby, who, although not a deaf mute, is a son of parents thus afflicted. His congregation is mixed, including aristocrats and even bootblacks. He makes his signs as picturesque as possible, which action not only quickens the process of "speaking"

transplanted him to England, where he served under Nelson in the battle of the Nile.

The boy was French, son of the admiral of the French ship l'Orient, and that was the vessel that blew up with the immortal boy standing by the mainmast.

The boy's unconscious destroyer, Capt. Benjamin Hall, was born in the old Boylston house still standing at the corner of Boylston and Center streets, in Jamaica Plain. The house

stood resolutely by the mainmast though his father lay cold in death.

So much moved was the captain that he had a coffin made in the boy's honor out of the floating fragments of the l'Orient and sent it to his friend and patron, Lord Nelson, with the story of the boy's bravery, and expressing deep regret for the young hero's untimely end.

Nelson had the coffin placed in the cabin in remembrance of the boy, and Capt. Hall himself told the tale to the then widely known poet, Felicia Hemans. Her sympathies were immediately excited and she immortalized the boy in her sentimental but immortal verses, and she named him wisely, "Casablanca, White Soul."

## RABBITS ARE HARD FIGHTERS.

Charge of Cowardice a Slander—Defeat of a Ferret.

Tell a man that he hasn't the pluck of a rabbit and if he doesn't disprove it by hitting you he is certain at any rate to be extremely annoyed, says Pearson's Weekly.

Yet the taunt is a libel on the rabbit. A doe rabbit will fight like fury in defense of her young. She will charge like a battering ram and use those long sharp incisors of hers to capital purpose.

An old buck rabbit is not to be lightly tackled by weasel, stoat or even ferret. On the sanded floor of a small public house near Chestnut a ferret of long experience was matched with an old lop-eared buck, the property of the landlord.

The ferret made straight for the rabbit's throat, but the latter was in the air before master ferret could reach him, and leaping clear over the ferret's head let out with those powerful hind legs of his a kick which hurled the ferret bodily against the wall.

The ferret returned to the attack and twice he missed his grip and went hurtling through the air.

The third repulse was enough for him. He knew he was beaten and could not be persuaded to stand up for a fourth round.

Casualties Expected.

During one of Speaker Cannon's bitter political fights in his district in Illinois, the opposition resorted to desperate tactics. Among other things, friends of Uncle Joe were summarily dismissed from positions they held in the public service. Some of his friends became alarmed at this, and one of them called on the Speaker at his residence, and said somewhat excitedly:

"Joe, Smith and Jones have lost their positions in the postoffice. What are we going to do about it?"

Uncle Joe took another puff at his cigar and then answered, with a benevolent smile. "Nothing. If you go into a battle, you have got to expect to have some dead and wounded."

The Biter Bit.

Hewitt—who was that fellow who in a fit of absent-mindedness tried to light his cigar from the electric light? Jewett—He's a joke writer who makes a specialty of jokes about countrymen blowing out the gas.—New York Times.

Still She Was Loved.

"I can not sing the old song—"  
Her promise short and terse  
She kept. But then she went and sang  
The new ones—which were worse.  
—Boston Traveler.



READING THE SERVICE IN THE SIGN LANGUAGE

to his congregation, but enables the clergyman to give more impressiveness to words and passages than could be obtained from the simple spelling of words on the fingers.

Many young men and women are helped to positions by their rector. They become proficient and are well paid. The late Sir John Blundell Maple made it a point to employ as many as he could and always paid such apprentices regular wages from the start. In that way he indulged in a form of practical charity, but it was a bit of philanthropy which inflicted no wound upon the pride of the beneficiary.

## NOT A MYTH

Story of "The Boy Stood on the Burning Deck" Founded on Fact.

Few people know that the "Boy on the Burning Deck" is not a myth, but an actual fact, and still fewer know that the man who gave the order for the destruction of the vessel, on whose deck the aforesaid boy stood, was born in Jamaica Plain, and lived there till his royalist father, who objected strenuously to the American revolution,

was built in 1726 by the Boyltons and afterward passed to the rabid royalist, Benjamin Halliwell, after whom the captain was named.

The old man lived in Jamaica Plain long enough to make himself unpopular when the American revolution broke out. The son had been early sent to England for his education, and he came one of the seven American-born men to attain distinction in the British navy.

In the battle of the Nile Capt. Halliwell had command of the ship Swiftsure, which ran down the luckless l'Orient. When Capt. Halliwell gave the command for the French vessel to be blown up he knew nothing of the 13-year-old son of the French admiral, who foolishly, but heroically, obeyed his stern father's order, "Don't leave the vessel till I give you permission," and his "proud, though childish, form" graced the doomed vessel when she "with fragments strewed the sea."

Capt. Halliwell afterward heard the sad tale and was much moved by it. The boy called out three times in agony to his father, he learned, but

Official Publication.		Official Publication.	
Annual statement of The United Fire Insurance Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1907, made to the Insurance Superintendent of the State of Illinois, pursuant to law.		Annual statement of the Winona Fire Insurance Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1907, made to the Insurance Superintendent of the State of Illinois, pursuant to law.	
Amount of capital stock paid up in cash	\$ 400,000.00	Amount of capital stock paid up in cash	\$ 200,000.00
INCOME.		INCOME.	
Premiums received during the year	\$ 658,171.92	Premiums received during the year	\$ 424,324.49
Interest and dividends	42,324.04	Interest and dividends	23,539.62
Profit on sale or maturity of ledger assets	80,479.00	From all other sources	6,655.90
Total income	781,125.00	Total income	454,520.01
DISBURSEMENTS.		DISBURSEMENTS.	
Losses paid during the year	\$ 294,052.32	Losses paid during the year	\$ 126,522.54
Deposit premiums returned	34,429.00	Expenses of adjustment and settlement of losses	687.78
Interest or dividends to stockholders	40,000.00	Interest or dividends to stockholders	19,750.00
Expenses of adjustment of losses	4,538.20	Commissions or brokerage	53,120.19
Commission on bonds and stocks	130,279.53	Salaries, fees and all other charges of officers, clerks, agents and employees	9,805.21
Salaries, fees and all other charges of officers, clerks, agents and employees	9,414.77	Rents	1,299.96
Legal expenses, furniture, fixtures and maps	51,444.43	Advertising, printing and stationery	652.22
Underwriters' boards, fire department and salvage corps, fees, etc.	3,490.80	Legal expenses, furniture, fixtures and maps	289.02
Underwriters' boards, fire department and salvage corps, fees, etc.	8,438.08	Underwriters' boards, fire department and salvage corps, fees, etc.	34.43
Inspection and surveys	1,330.37	State, insurance departments, taxes and fees	1,824.00
Repairs, expenses and taxes on real estate	7,344.80	Other licenses, fees and taxes	16.00
State, insurance departments, taxes and fees	12,903.30	All other disbursements	1,064.72
Other losses, fees and taxes	91,529.10	Total disbursements	\$ 283,870.06
Loss on sale or maturity of ledger assets	1,725.21	LEADER ASSETS.	
All other disbursements	5,941.39	Mortgage loans on real estate	\$ 132,225.00
Total disbursements	\$ 625,105.49	Book value of bonds and stocks	233,079.00
LEADER ASSETS.		Cash in office and bank	41,856.03
Book value of real estate	\$ 153,618.30	Unpaid claims	194,893.00
Mortgage loans on real estate	208,332.00	Other ledger assets	30,985.81
Loans secured by pledge of bonds, stocks or other collateral	194,000.00	Total ledger assets	\$ 622,044.93
Book value of bonds and stocks	1,225,047.00	NON LEADER ASSETS.	
Cash in office and bank	84,011.87	Interest due and accrued	\$ 5,042.31
Agents' balances	2,977.01	Gross assets	\$ 627,087.24
Other ledger assets	\$ 2,050,812.94	Total admitted assets	\$ 627,087.24
Total ledger assets	\$ 2,050,812.94	LIABILITIES.	
Interest and rents due and accrued	\$ 5,952.81	Losses in process of adjustment or in suspense	\$ 24,648.42
Gross assets	\$ 2,056,765.75	Total unearned premiums	233,477.81
DEDUCT ASSETS NOT ADMITTED.		Interest and dividends due or accrued	230.00
Agents' balances over three months due	\$ 700.65	Taxes, etc.	7,937.00
Book value real estate, bonds and stocks over market value	60,370.30	Total liabilities	\$ 283,870.23
Special deposits to secure liabilities in Georgia	\$ 5,900.00	BUSINESS IN ILLINOIS.	
	\$ 70,435.05	Total risks during the year	\$ 22,000,335.00
Total admitted assets	\$ 1,986,119.20	Total premiums received during the year	26,223.72
LEADER ASSETS.		Total losses incurred during the year	2,054.67
Losses adjusted and unpaid	\$ 119,489.93	H. G. SMITH, Secretary.	
Losses in process of adjustment or in suspense	27,018.93	Subscribed and sworn to before me this 20th day of January, 1908.	
Losses resisted	700.00	(Real) W. L. WILLYARD, Notary Public.	
Total	\$ 147,207.86		
Deduct reinsurance	2,630.74		
Net amount of unpaid losses	\$ 144,577.12		
Total unearned premiums	552,373.44		
Amount reclaimable on perpetual policies	606,444.45		
Salaries, rents, bills, taxes, etc.	2,960.07		
Less liabilities secured by special deposits	\$ 1,500,957.08		
Balance	6,330.32		
Total liabilities	\$ 1,500,957.08		
BUSINESS IN ILLINOIS.			
Total risks taken during the year	\$ 3,705,301.00		
Total premiums received during the year	56,407.51		
Total losses incurred during the year	30,986.01		
HENRY A. KRAUSE, President.			
Subscribed and sworn to before me this 25th day of January, 1908.			
(Real) W. M. ECKE, JR., Notary Public.			

Official Publication.		Official Publication.	
Annual statement of The Western Reserve Insurance Company of Cleveland, in the State of Ohio, on the 31st day of December, 1907, made to the Insurance Superintendent of the State of Illinois, pursuant to law.		Annual statement of the United American Fire Insurance Company of Milwaukee, in the State of Wisconsin, on the 31st day of December, 1907, made to the Insurance Superintendent of the State of Illinois, pursuant to law.	
Amount of capital stock paid up in cash	\$ 200,000.00	Amount of capital stock paid up in cash	\$ 100,000.00
INCOME.		INCOME.	
Premiums received during the year	\$ 241,372.51	Premiums received during the year	\$ 104,411.01
Interest, rents and dividends	18,091.17	Interest, rents and dividends	7,717.42
Total income	\$ 259,463.68	Total income	\$ 112,128.43
Losses paid during the year	\$ 79,553.83	Losses paid during the year	\$ 25,230.47
Expenses of adjustment and settlement of losses	1,164.90	Expenses of adjustment and settlement of losses	310.41
Interest or dividends to stockholders	10,000.00	Commissions or brokerage	28,938.97
Commission on bonds and stocks	50,900.33	Salaries, fees and all other charges of officers, clerks, agents and employees	8,781.33
Salaries, fees and all other charges of officers, clerks, agents and employees	18,485.18	Rents	750.00
Rents	4,331.23	Advertising, printing and stationery	2,061.23
Advertising, printing and stationery	8,910.26	Legal expenses, furniture, fixtures and maps	381.03
Legal expenses, furniture, fixtures and maps	3,304.76	Underwriters' boards, fire department and salvage corps, fees, etc.	2,786.44
Underwriters' boards, fire department and salvage corps, fees, etc.	2,277.15	State, insurance departments, taxes and fees	2,408.75
Inspection and surveys	503.30	Other licenses, fees and taxes	1,510.80
State, insurance departments, taxes and fees	3,397.75	All other disbursements	72,937.43
Other licenses, fees and taxes	196.95	LEADER ASSETS.	
Loss on sale or maturity of ledger assets	2,627.24	Mortgage loans on real estate	\$ 181,700.00
All other disbursements	1,876.68	Book value of bonds and stocks	362,129.10
Total disbursements	\$ 180,136.04	Cash in office and bank	42,963.00
LEADER ASSETS.		Agents' balances	35,531.05
Book value of real estate	\$ 362,129.10	Other ledger assets	3,582.00
Cash in office and bank	42,963.00	Total ledger assets	\$ 474,175.21
Agents' balances	35,531.05	NON LEADER ASSETS.	
Other ledger assets	3,582.00	Interest due and accrued	\$ 8,190.25
Total ledger assets	\$ 474,175.21	Gross assets	\$ 474,175.21
LIABILITIES.		DEDUCT ASSETS NOT ADMITTED.	
Losses in process of adjustment or in suspense	\$ 15,007.21	Agents' balances over three months due	\$ 186.81
Deduct reinsurance	4,086.93	Book value bonds and stocks over market value	6,648.30
Net amount of unpaid losses	\$ 11,920.28		\$ 6,835.11
Total unearned premiums	145,455.04	Total admitted assets	\$ 470,330.35
Total liabilities	\$ 157,375.09	BUSINESS IN ILLINOIS.	
Total risks taken during the year	\$ 1,352,808.76	Total risks during the year	\$ 1,352,808.76
Total premiums received during the year	22,892.53	Total premiums received during the year	22,892.53
Total losses incurred during the year	14,178.86	Total losses incurred during the year	14,178.86
MARSHALL S. DRIGGS, President.		MARSHALL S. DRIGGS, President.	
Subscribed and sworn to before me this 20th day of January, 1908.		Subscribed and sworn to before me this 20th day of January, 1908.	
(Real) W. M. C. DOOLITTLE, Notary Public.		(Real) W. M. C. DOOLITTLE, Notary Public.	

Interal stocks or other col- lateral .....	25,300.00
Book value of stock .....	1,867,391.40
Cash in office and bank .....	121,446.58
Agents' balances .....	224,024.19
Total ledger assets .....	\$2,575,762.02
NON LEDGER ASSETS.	
Interest and rents and ac- crued .....	\$ 16,017.46
Other non ledger assets .....	780.10
Gross assets .....	\$2,592,559.58
DEDUCT ASSETS NOT ADMITTED.	
Agents' balances over three months due .....	\$ 2,804.97
Book value of stock, etc. and stocks over market value .....	445,136.40
.....	\$ 445,941.40
Total admitted assets .....	\$2,146,618.12
LIABILITIES.	
Losses adjusted and unpaid .....	\$ 4,775.73
Losses in process of adjustment or in suspense .....	80,774.70
Losses related .....	142,746.50
Total .....	\$228,296.93
Deduct reinsurance .....	60,247.10
Net amount of unpaid losses ..	\$ 168,049.83
Total unearned premiums .....	1,250,379.25
Salaries, rents, and taxes, etc.	10,541.57
Reinsurance premiums .....	6,823.83
Total Liabilities .....	\$1,445,903.91
BUSINESS IN ILLINOIS.	
Total risks taken during the year .....	\$9,310,488.00
Total premiums received during the year .....	130,736.32
Total losses incurred during the year .....	34,450.41
MARSHALL, S. DRIGGS, President.	
F. H. WAT, Secretary.	
Subscribed and sworn to before me this 5th day of January, 1908.	
WM. H. BOHNEPHIND, Notary Public.	
(Seal)	

In Austria a married man cannot go  
up in a balloon unless he has the writ-  
ten consent of his wife. Over there  
they must regard ballooning as more  
dangerous than remaining late at the  
club.

A New York woman claims that she  
is haunted by the ghost of her mother-  
in-law. Another usurpation of the rights  
of man.

A Connecticut farmer tried to fly  
with paper wings. The result was just  
the same as if he had taken a flyer in